



Order Filed on October 21, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

STERN & EISENBERG, PC
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Attorneys for: Arvest Central Mortgage Company

In Re:

Jesus V Parado Jr.

Debtor

Case Number: 18-19033-CMG

Judge: Christine M Gravelle

Hearing Date(s): October 20, 2021

Chapter: 13

☐ Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: October 21, 2021

A handwritten signature in black ink, appearing to read "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Applicant: Arvest Central Mortgage Company
Applicant's Counsel: Steven Kelly
Debtor's Counsel: Candyce Ilene Smith-Sklar
Property Involved ("Collateral"): 31 State Park Drive, Titusville, NJ 08560

Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 5 months, from 06/01/2021 to 10/01/2021.
- ☒ The Debtor is overdue for 4 payments at \$2,380.13 per month and 1 payment at \$2,431.00.
- ☐ The Debtor is assessed for ___ late charges at \$_____ per month.
- ☒ Applicant acknowledges receipt of funds in the amount of \$1,000.00, which were in Debtor's Suspense Balance at the time the Motion was filed.

Total Arrearages Due: \$10,951.52.

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of \$3,000.00 received. Payment shall be made no later than ten (10) days after entry of this Order.
- ☒ Beginning on 11/01/2021, regular monthly mortgage payments shall continue to be made in the

amount of **\$2,431.00**, or as adjusted by any timely filed Notice of Mortgage Payment Change under Fed. R. Bankr. P. 3002.1(b).

☐ Beginning on _____, additional monthly cure payments shall be made in the amount of \$_____ for _____ months.

☒ The amount of **\$7,951.52** shall be capitalized in the debtor's Chapter 13 plan. Debtor must file a Modified Plan within fifteen (15) days upon entry of this Order to address the addition of the post-petition arrears set forth above. Debtor and Movant hereby authorize the Chapter 13 Standing Trustee to make any and all distributions to the Movant of the aforementioned post-petition arrears from funds available.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ☒ Immediate payment: **Arvest Central Mortgage Company**
801 John Barrow Road, Suite #1
Little Rock, Arkansas 72203
- ☒ Regular monthly payment: **Arvest Central Mortgage Company**
801 John Barrow Road, Suite #1
Little Rock, Arkansas 72203
- ☒ Monthly cure payment: **Arvest Central Mortgage Company**
801 John Barrow Road, Suite #1
Little Rock, Arkansas 72203

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

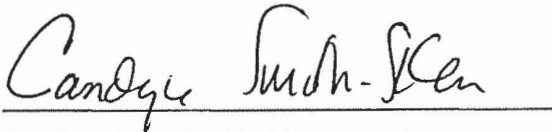
☒ The Applicant is awarded attorneys' fees of **\$1,050.00**, and costs of **\$188.00**.

The fees and costs are payable:

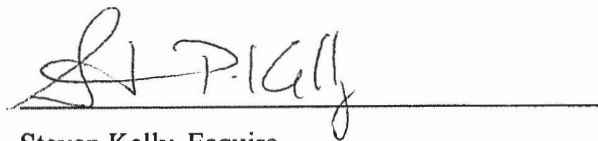
☒ through the Chapter 13 plan.

☐ to the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.



Candyce Ilene Smith-Sklar, Esquire
Counsel for Debtor



Steven Kelly, Esquire
STERN & EISENBERG, PC
Attorney for Movant

In re:
Jesus V Parado, Jr.
Debtor

Case No. 18-19033-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 21, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2021:

Recip ID	Recipient Name and Address
db	+ Jesus V Parado, Jr., 31 State Park Drive, Titusville, NJ 08560-1109

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Jesus V Parado Jr. mail@njpalaw.com, r56958@notify.bestcase.com
Craig Scott Keiser	on behalf of Creditor ARVEST CENTRAL MORTGAGE COMPANY craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor VW Credit Leasing Ltd rsolarz@kmlawgroup.com

District/off: 0312-3

User: admin

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Date Rcvd: Oct 21, 2021

Form ID: pdf903

Total Noticed: 1

Steven P. Kelly

on behalf of Creditor ARVEST CENTRAL MORTGAGE COMPANY skelly@sterneisenberg.com bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8